Case 24-10306-JCM Doc 19 Filed 07/10/24 Entered 07/11/24 00:31:03 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	lentify the case:			
Debtor 1:	Olaf J. Haroldson III	Social Security number or ITIN:	xxx-xx-1032	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Margo L. Haroldson	Social Security number or ITIN:	xxx-xx-2857	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/3/24
Case number:	24-10306-JCM			

## Official Form 3091

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Olaf J. Haroldson III	Margo L. Haroldson
2.	All other names used in the last 8 years		
3.	Address	3110 Valley View Road Sharpsville, PA 16150	3110 Valley View Road Sharpsville, PA 16150
4.	<b>Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165  Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740
			Date: 7/8/24

For more information, see page 2

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Debtor Olaf J. Haroldson III and Margo L. Haroldson

Case number 24-10306-JCM

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 5, 2024 at 01:00 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc			
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/4/24			
receive these documents and any required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge			
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/12/24			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/29/24			
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> claim, including information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePŌC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on trustee and will be held immediately following the meeting of creditor 8/5/24 at 01:00 PM , Location: Same location as the Meeting of Co.	's on:			
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn as the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, bo later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan It the debt from the debtors personally except ted from discharge under 11 U.S.C. § The bankruptcy clerk's office by the deadline. If			

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-10306-JCM

Olaf J. Haroldson, III Chapter 13

Margo L. Haroldson Debtors

## CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 4
Date Rcvd: Jul 08, 2024 Form ID: 309iPGH Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

<b>Recip ID</b> db/jdb	Recipient Name and Address + Olaf J. Haroldson, III, Margo L. Haroldson, 3110 Valley View Road, Sharpsville, PA 16150-9008
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
15810988	+ Clark Borough Sewer Committee, PO Box 512, Clark, PA 16113-0512
15814519	+ Mark C. Elisco, D.M.D, 3110 Highland Road, Suite 204, Hermitage, PA 16148-4505
15806942	+ Pennstar Cu, 3735 E State St, Hermitage, PA 16148-3410
15814520	+ STAT MedEvac, PO Box 223016, Pittsburgh, PA 15251-2016
15810989	+ Scott & Associates, P.C., c/o Julie E. Goodchild, Esq., 41 Byberry Road, Suite 9, Hatboro, PA 19040-3210
15814522	+ UPMC Life Changing Medicine, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15814523	+ UPMC Rehabilitation Institute, Po Box 536213, Pittsburgh, PA 15253-5904

#### TOTAL: 9

#### $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty		Jul 09 2024 00:03:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 09 2024 00:03:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 09 2024 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 09 2024 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2024 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 09 2024 00:03:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15806924	+ Email/Text: bankruptcycourtnotices@amerihome.com	Jul 09 2024 00:03:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
15806923	+ Email/Text: bncnotifications@pheaa.org	Jul 09 2024 00:03:00	American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15814517	Email/Text: dltlegal@hab-inc.com	Jul 09 2024 00:03:00	Berkheimer, PO Box 21810, Lehigh Valley, PA 18002
15806925	+ EDI: TSYS2		

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User: auto Page 2 of 6

District off, 0215	Certificate of		Page 4 of 6	Page 2 of 4
District/off: 0315		r: auto n ID: 309iP	CU	Page 2 of 4 Total Noticed: 47
Date Rcvd: Jul 08	s, 2024 For	11 ID: 3091P	GH	Total Noticed: 47
15806927	+ EDI: CITICORP	Ju	1 09 2024 03:58:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
		Ju	1 09 2024 03:58:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806928	+ EDI: CITICORP	Ju	1 09 2024 03:58:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806929	+ EDI: CITICORP	Ju	1 09 2024 03:58:00	Citibank/Sears, Attn: Bankruptcy, Po Box790040, St Louis, MO 63179-0040
15806930	+ EDI: CITICORP	Ju	1 09 2024 03:58:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806931	+ EDI: CITICORP	Ju	1 09 2024 03:58:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15806932	+ EDI: WFNNB.COM	Ju	1 09 2024 03:58:00	Comenity Bank, Po Box 183003, Columbus, OH 43218-3003
15806933	+ EDI: WFNNB.COM	Ju	1 09 2024 03:58:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15813848	+ Email/Text: bdsupport@creditmanagementcompa		1 09 2024 00:04:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15806937	EDI: CITICORP	Ju	1 09 2024 03:58:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
15810418	EDI: DISCOVER	Ju	1 09 2024 03:58:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15806934	+ EDI: DISCOVER	Ju	1 09 2024 03:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15806935	Email/Text: collectionbankruptcies.bancorp@53.		1 09 2024 00:04:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15806926	EDI: JPMORGANCHASE	Ju	1 09 2024 03:58:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15806936	Email/Text: camanagement@mtb.com	Ju	1 09 2024 00:03:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15806939	Email/Text: EBN@Mohela.com	Ju	1 09 2024 00:03:00	Mohela, PO Box 790233, Saint Louis, MO 63179
15806940	Email/Text: EBN@Mohela.com		1 09 2024 00:03:00	Mohela/dofed, 633 Spirit Drive, Chesterfield, MO 63005
15806938	+ Email/Text: bankruptcydpt@mcmcg.com	Ju	1 09 2024 00:03:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15806941	+ EDI: NAVIENTFKASMSERV.COM	Ju	1 09 2024 03:58:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15806944	Email/Text: Bankruptcy.Notices@pnc.com	Ju	1 09 2024 00:03:00	Pnc Mortgage, Attn: Bankruptcy, 8177
15806943	+ Email/Text: pennstarfcu@neohio.twcbc.com	Ju	1 09 2024 00:04:00	Washington Church Rd,, Dayton, OH 45458  Pennstar Fcu, 3735 E State St, Hermitage, PA
15806945	+ Email/Text: courts@scott-pc.com	Ju	1 09 2024 00:04:00	16148-3410 Scott & Associates, Po Box 115220, Carrollton, TX 75011-5220
15806946	+ EDI: SYNC	Ju	1 09 2024 03:58:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box
15806947	+ EDI: SYNC	Ju	1 09 2024 03:58:00	965060, Orlando, FL 32896-5060 Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
				DOA 703000, OHAHUU, FL 32070-3000

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Date Rcvd: Jul 08, 2024		Form ID: 309iPGH	Total Noticed: 47
15806948	+ EDI: SYNC	Jul 09 2024 03:58:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po
15000040	FDI CVNC		Box 965060, Orlando, FL 32896-5060
15806949	+ EDI: SYNC	Jul 09 2024 03:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15814521	+ Email/Text: bankruptcydepartment@tsico.	Jul 09 2024 00:04:00	Transworld Systems Inc., PO Box 15618, Dept. 51, Wilmington, DE 19850-5618
15806950	+ EDI: WFFC2	Jul 09 2024 03:58:00	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15806951	+ EDI: WFFC2	Jul 09 2024 03:58:00	Wf/Preferred, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
15806952	+ Email/Text: bkfilings@zwickerpc.com	Jul 09 2024 00:04:00	Zwicker & Associates, PC, c/o Erica Roeck, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 40

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> cr	Bypass Reason	Name and Address M&T BANK
15814518	*+	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name Email Address

Brent J. Lemon

 $on\ behalf\ of\ Creditor\ M\&T\ BANK\ blemon@kmllawgroup.com\ lemondropper 75@hotmail.com$ 

Daniel P. Foster

on behalf of Debtor Olaf J. Haroldson III dan@mrdebtbuster.com,

katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Margo L. Haroldson dan@mrdebtbuster.com

katie@mrdebtbuster.com; marci@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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District/off: 0315-1 Page 4 of 4 Total Noticed: 47 Form ID: 309iPGH Date Rcvd: Jul 08, 2024

TOTAL: 5